

WWR# 040487053

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:  
REGIONAL MEDICAL TRANSPORTATION, INC.  
Debtor  
CITIZENS BANK, N.A.  
Movant

CASE NO. 19-15513amc  
CHAPTER 11

**Related to Doc. Nos.: 65, 78**

**STIPULATION RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY OR IN THE  
ALTERNATIVE GRANTING ADEQUATE PROTECTION PAYMENTS**

Now this \_\_\_\_\_ day of \_\_\_\_\_, 2020. Upon the Motion of Citizens Bank, N.A. for Relief from Automatic Stay or in the Alternative Granting Adequate Protection Payments and the Response filed by the Debtor. Upon statements of counsel, the evidence and law:

This Court FINDS that Citizens Bank, N.A., Movant herein, is a creditor of the estate by virtue of a certain Retail Installment Contract with the Debtor.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Movant's claim shall be treated as secured in the amount of \$20,062.10, which equates to \$17,000.00 at 4.5% interest and unsecured in the amount of \$2,351.42. This amount shall be paid in equal monthly installments of \$401.42 over the fifty (50) month period beginning on the 26<sup>th</sup> day of the month following a Plan Confirmation Order. The lien on the vehicle shall remain unless and until the secured portion of the claim is satisfied pursuant to Debtor's Confirmed Plan. Debtor shall maintain insurance coverage on the vehicle securing Movant's claim. Upon request, Debtor shall provide written proof of such coverage(s) to Movant.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that upon a Plan Confirmation Order, Debtor shall make regular monthly payments in the amount of \$401.42 payable to Movant at 1 Citizens Bank Way, Mailstop JCA110, Johnston, RI 02919. Monthly payments in accordance with the Stipulation and Order are due to the Movant on or before the 26th day of each month. Should the Debtor default in any payment, notice will be sent to Debtor's counsel advising of said default. If the default is not cured within 10 days as of the date of the notice, Movant's counsel shall file a Certificate of Default with the Court and a proposed Order requesting final relief from the automatic stay to take the necessary steps to repossess and liquidate its collateral referenced herein. Movant shall only be required to notify Debtor's counsel of one default. Any Certificate of default filed with the Court shall indicate that Creditor's counsel has confirmed that no payments have been made to Movant.

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Honorable Ashely M. Chan  
United States Bankruptcy Judge

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